TO THE

Adical Framiness
Initial Francis

LIFE INSURANCE COMPANY.







LIFE INSURANCE COMPANY.

OFFICE,

No. 261 BROAD STREET,

Memark, M. I.

Organized, 1845.

CHARTER PERPETUAL.



LEWIS C. GROVER,

President.

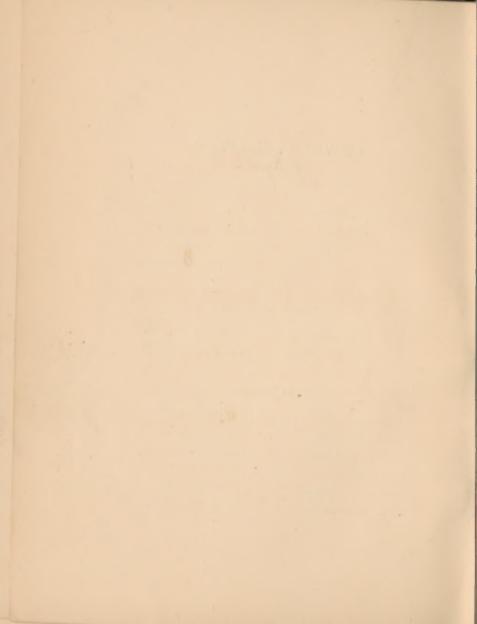
BENJAMIN C. MILLER,	Vice-President.
EDW. A. STRONG,	. Secretary.
ALEXANDER H. JOHNSON,	Cashier.
AMZI DODD.	. Mathematician

Medical Examiners.

JOSEPH	B. Jackson, M.D.,	EDGAR HOLDEN,	M.D.,
A. W.	WOODHULL, M.D.,	F. G. SNELLING,	M.D.

- Dinectors.

Lewis C. Grover,	JOHN R. WEEKS,
HENRY McFarlan,	NEHEMIAH PERRY,
CHARLES S. MACKNET,	EDWARD A. STRONG,
A. S. SNELLING,	Josiah O. Low,
RANDALL H. GREENE,	Joseph A. Halsey,
I. H. FROTHINGHAM,	BENJAMIN C. MILLER.







TO BE OBSERVED BY

MEDICAL EXAMINERS

Mutual Henefit Life Insurance Company

IN THE

SELECTION OF APPLICANTS

For Insurance,

ON AND AFTER JUNE 1, 1868.

NEWARK, N. J.: May 15, 1868.





į.

RAMILY HISTORY,	PAGE O
Indefiniteness of,	
Symptoms for Disease,	
IGNORANCE OF,	9
Consumption in,	. 9
Apoplexy and Paralysis in,	ΙΙ
HEART DISEASE IN,	. 11
Insanity in,	13
BERSONAL HISTORY,	13
SPITTING OF BLOOD,	. 13
Азтнма,	13
Gravel or Calculus,	15
COLICA HEPATICA,	15



	Index.																5		
																		1	AGE
	FISTULA IN	ı Aı	NO,			,	е	e						٠					15
	APOPLEXY,	Со	UGH,	, D	RO	PSY	, F	ITS	5,	Ins	SAN	IT	Υ,			e	e		15
	INTEMPERA	NCE	9 .				۰	٠			٠			0		·			15
						T	1	I											
in the		18																	
X.S	RESENT	AC.	ON.	DT.	I.T	ON	9	٠		٠	٠		*	٠		٠		٠	17
	PULSE,				۰	0			a								e		17
	RUPTURE,		٠	۰												0			17
	VARIX,				٠	۰											٠		19
	Doubtful	CAS	SES,					٠						٠	٠				19
	WEIGHT,					٠						٠	۰						19
	HEIGHT,	٠											6	٠	۰				21
	EXAMINAT	IONS	FOR	R	EN	EW	ALS	5,											23





Examiners feel their whole duty to be done toward the Company when they have thoroughly examined into the *present personal* condition of an applicant. This circular is issued for the correction

of this error, and Examiners will please note that three important points are to be considered, and all desirable information furnished relative thereto in every case. These are:

- I. FAMILY HISTORY,
- II. PERSONAL HISTORY, AND
- III. PRESENT CONDITION.

The rules thus furnished are based upon the large experience of the Company, and their observance at the various Agencies will save much delay, correspondence, and rejection at the Home Office.

They are not by any means to be regarded as comprehending *all* grounds for rejection, or as placing any restraint upon the judgment of the Examiner, but as indicating the decision of the Company in regard to questions about which difference of opinion may exist.



Pages 8-17 missing



ııi.

PRESENT CONDITION.

In reference to an applicant's personal con-Rejection. dition at the time of examination, the following are to be regarded as adequate causes of rejection in addition to the ordinary and accepted evidences of unsoundness, and especial care is enjoined that no impaired life may gain admission to the Company.

I. Intermittent and Irregular Pulse.

Intermittent or Irregular Pulse.

II. A pulse which shall be found (after examination made under varying circumstances, as to meals and exercise) to be persistently above ninety or below fifty.

Rapid or Slow Pulse

III. Hernia, unless a proper truss can and Hernia. will be worn.

IV. Incarcerated Hernia.

Incarcerated Hernia.



V. Varices of the extremities, extending Varix above or of unusual size up to the groin.



I. In cases of great excess of weight, or the Weight opposite, a full and explicit statement should be furnished of the build, general appearance, average weight during preceding eight or ten years, and information as to whether it has been recently or rapidly acquired, (or lost.)

In case of excess of weight, the Examiner should ascertain how far it is dependent upon mere fat or abdominal enlargement; the exact and not an approximate height and weight should also in such cases be furnished.



II. The following table exhibits the proper Height and average relation of height to weight:

5	feet	2						٠	٠					120	lbs
5	feet	I	incl	1,	٠		٠							124	66
5	66	2	66	٠		۰		٠	۰		٠			128	6.6
5	6.6	3												132	6 4
5		4	6.4											136	6.6
5	66	5	66							٠		:		140	66
5	66	6	- 66	٠				۰			٠			144	66
5	66	7	66											150	6.
5	66	8	46	٠										156	66
5	66	9	66				0			٠				162	66
5	6.6	IO	66											168	66
5	44	II	6.6											174	66
6	66					٠							٠	180	

Note.—A variation of 20 ibs., at 5 feet, or of 50 lbs., at 6 feet, and of intermediate height in proportion, will not be considered as excessive.

III. When a policy has not been taken, or has lapsed, and reëxamination is required by the Company, the Examiner should *personally*



examine so as to be able to make certificate in the following form:

I have made a personal examination of——— and certify that he is in sound health, and that no change has occurred in his personal or family history since his former application,

except----









